

When you call or visit your flood insurance agent, the following questions will help you make sure all your bases are covered.

- 1 Does my community participate in the NFIP?
- 2 Can you confirm which zone I live in?
- 3 Does my community participate in the NFIP Community Rating System (CRS)?
- 4 If so, what is my community's CRS rating?
- 5 Do I qualify for a CRS rating discount?
- 6 What exactly will be covered in case of flood damage?
- 7 How will my premium costs be affected by choosing coverage for building only, contents only or building and contents?
- 8 How will my premium costs be affected if I choose a higher deductible?
- 9 What is the policy fee?
- 10 Are there additional expenses or fees I should be aware of?